

## **COMPLETING EXHIBIT 1: ANTICIPATED DISBURSEMENTS**

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## PRELIMINARIES

**Open** Microsoft Excel & Set Macro security to medium or low

**Click** on “**Tools**” on the Toolbar near top of screen.

**Choose** “**Macro**” in the drop down menu and click on it

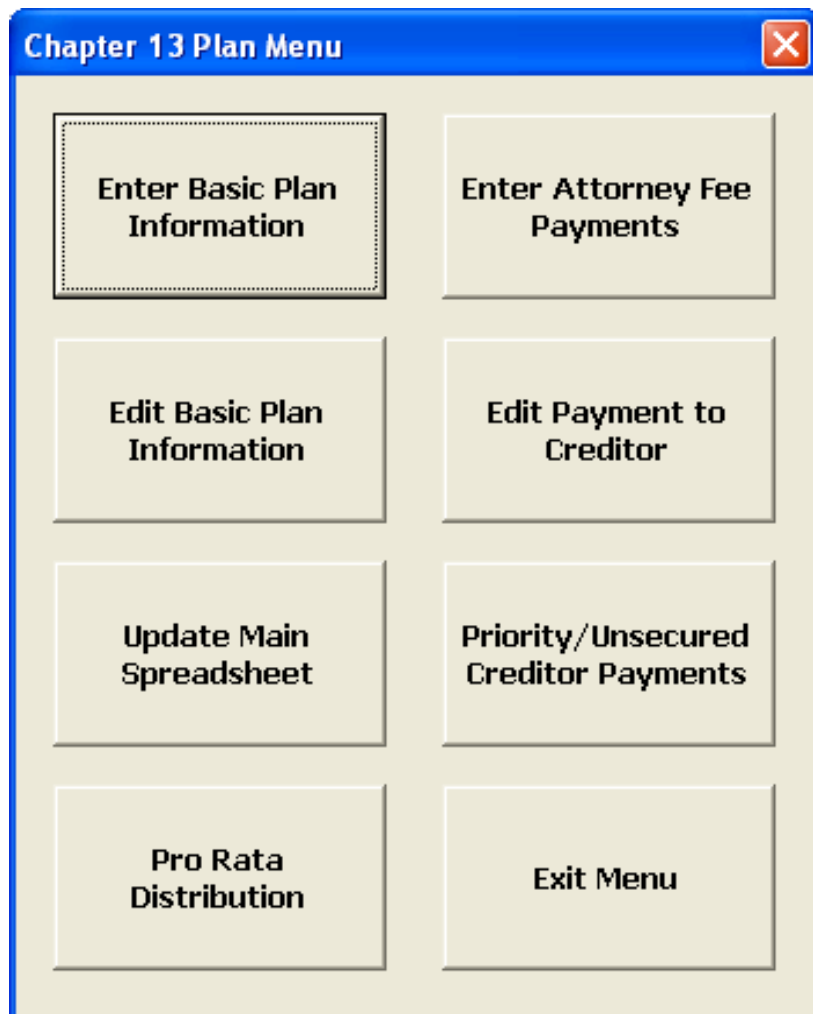
**Choose** “**Security**” in the second drop down menu and click on it

**Choose** “**medium**” or “**low**” for the security level

**Open** the spreadsheet program in Microsoft Excel

**Click** “**Enable Macros**” on the automatic pop up screen

The master spreadsheet will open and a pop up “Menu” box will appear in front of the spreadsheet.



## STEP 1: ENTRY OF BASIC PLAN INFORMATION

Click “Enter Basic Plan Information” on the menu.

The screenshot shows a software window titled "Chapter 13 Plan (1)". Inside, there are six input fields arranged in two columns. The left column has "Debtor:", "Number of Months:", and "Monthly Payment:". The right column has "Debtor:", "Trustee Fees:", and "Attorney Fees:". Below the input fields are three buttons: "Clear", "Cancel", and "Next".

### Complete the pop up information box

*Fill in the requested information, **do not use commas, dollar signs or percent signs.***

Debtor:	Enter name of debtor(s)
Number of Months:	Enter anticipated length of plan in months
Monthly Payment:	Enter the anticipated monthly payment by the debtor to the trustee
Trustee Fees:	Enter the estimated percentage of each monthly payment that will be paid to the trustee
Attorneys Fees:	Enter amount of initial fees to be approved at confirmation

Click “Next”

## STEP 2: ENTRY OF SECURED CREDITOR INFORMATION

Chapter 13 Plan (2)

	Creditor	Principal	Rate	Monthly Payments	Start in Month 1
Secured Creditor(5):	<input type="text" value="Secured Creditor"/>	<input type="text" value="Principal"/>	<input type="text" value="Rate"/>	<input type="text" value="Payments"/>	<input type="checkbox"/>
Secured Creditor(6):	<input type="text" value="Secured Creditor"/>	<input type="text" value="Principal"/>	<input type="text" value="Rate"/>	<input type="text" value="Payments"/>	<input type="checkbox"/>
Secured Creditor(7):	<input type="text" value="Secured Creditor"/>	<input type="text" value="Principal"/>	<input type="text" value="Rate"/>	<input type="text" value="Payments"/>	<input type="checkbox"/>
Secured Creditor(8):	<input type="text" value="Secured Creditor"/>	<input type="text" value="Principal"/>	<input type="text" value="Rate"/>	<input type="text" value="Payments"/>	<input type="checkbox"/>
Secured Creditor(9):	<input type="text" value="Secured Creditor"/>	<input type="text" value="Principal"/>	<input type="text" value="Rate"/>	<input type="text" value="Payments"/>	<input type="checkbox"/>
Secured Creditor(10):	<input type="text" value="Secured Creditor"/>	<input type="text" value="Principal"/>	<input type="text" value="Rate"/>	<input type="text" value="Payments"/>	<input type="checkbox"/>
Secured Creditor(11):	<input type="text" value="Secured Creditor"/>	<input type="text" value="Principal"/>	<input type="text" value="Rate"/>	<input type="text" value="Payments"/>	<input type="checkbox"/>

### Complete the pop up information box for Secured Creditor Information

Fill in the information requested in each box for all secured creditors. *List creditors entitled to adequate protection payments first.* When asked for numerical information, do not use commas, dollar signs or percent signs.

#### AP Payment Creditors:

Name: Enter name of creditor

Principal: Enter principal balance of secured claim to be paid through the plan

Rate: Enter rate of interest to be paid to this creditor (enter zero, if none)

Payments: Enter amount of monthly adequate protection payment

Check Box to indicate that payments are to start in the 1<sup>st</sup> month.

#### Non-AP Payment Creditors:

Fill in same name, principal and rate information as for AP Payment Creditors

Payments: Enter zero "0"

Do not check box to start payments in the 1<sup>st</sup> month.

After all secured creditors have been listed,  
**Click “Next”**

The master spreadsheet will reappear. A list of the basic plan information and a recap of each secured creditor that you entered will appear above the chart. In the chart, the debtor’s monthly payment, the trustee’s monthly fees and the adequate protection payments should be filled in.

**Note:** Each secured creditor now has a “creditor number” that corresponds to the column number assigned to the creditor in the master spreadsheet.

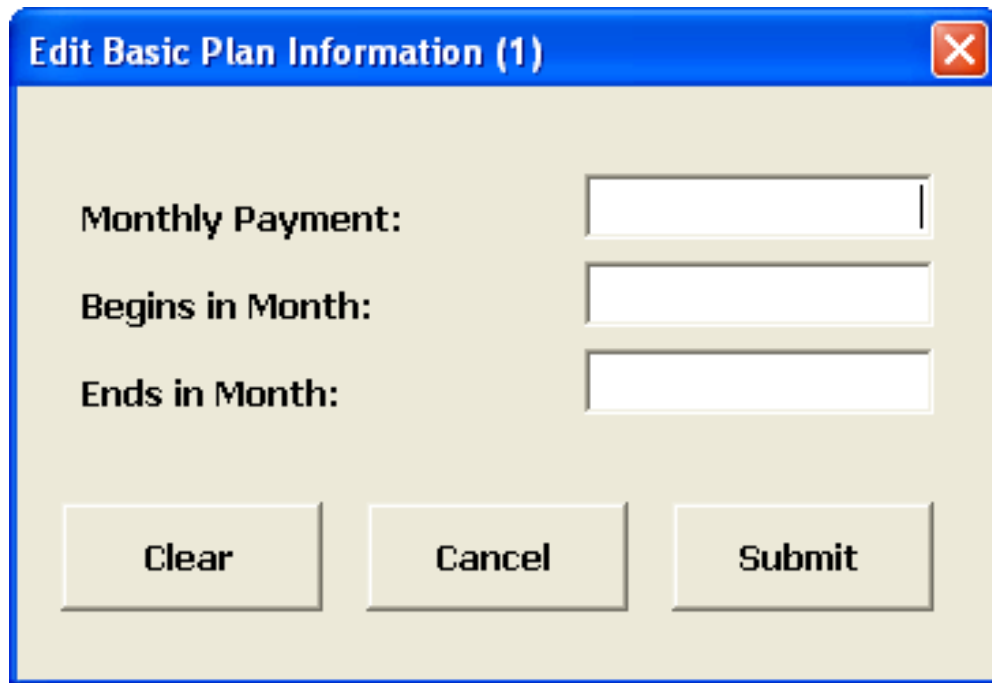
Behind the master spreadsheet worksheets have been created for each secured creditor. The worksheets keep track of the declining balance of the debt as payments are applied. To access a creditor’s worksheet, **click** on the tab at the bottom of the master spreadsheet screen which bears the appropriate creditor number.

## **Editing Monthly Payments or Secured Creditor Information Entered in Steps 1 or 2**

**Go to Menu**

**Click on “Edit Basic Plan Information”**

\_\_\_\_\_ A pop up menu will appear that allows you to change the monthly payment.



The image shows a dialog box titled "Edit Basic Plan Information (1)" with a blue header bar and a red close button in the top right corner. The dialog box has a light beige background. It contains three labels on the left: "Monthly Payment:", "Begins in Month:", and "Ends in Month:". To the right of each label is a white text input field. At the bottom of the dialog box, there are three buttons: "Clear", "Cancel", and "Submit".

**If there is no change to the monthly payment, click the “cancel” button. If the monthly payment is to be changed, enter the requested information, and click “submit.”**

\_\_\_\_\_ Once either the “cancel” or “submit” is clicked, the pop-up screen for entering secured creditor information will always appear.

If there is no change to secured creditor information, click “cancel.”  
Enter any changes or new information in the boxes on the pop up screen.

Chapter 13 Plan (2) 

	Creditor	Principal	Rate	Monthly Payments	Start in Month 1
Secured Creditor(5):	<input type="text" value="IRS"/>	<input type="text" value="9961"/>	<input type="text" value="7"/>	<input type="text" value="60"/>	<input checked="" type="checkbox"/>
Secured Creditor(6):	<input type="text" value="Ford Motor"/>	<input type="text" value="9250"/>	<input type="text" value="7"/>	<input type="text" value="150"/>	<input checked="" type="checkbox"/>
Secured Creditor(7):	<input type="text" value="Crescent"/>	<input type="text" value="1250"/>	<input type="text" value="7.5"/>	<input type="text" value="55"/>	<input checked="" type="checkbox"/>
Secured Creditor(8):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Secured Creditor(9):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Secured Creditor(10):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Secured Creditor(11):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Once all changes are entered,

**Click “Next”**

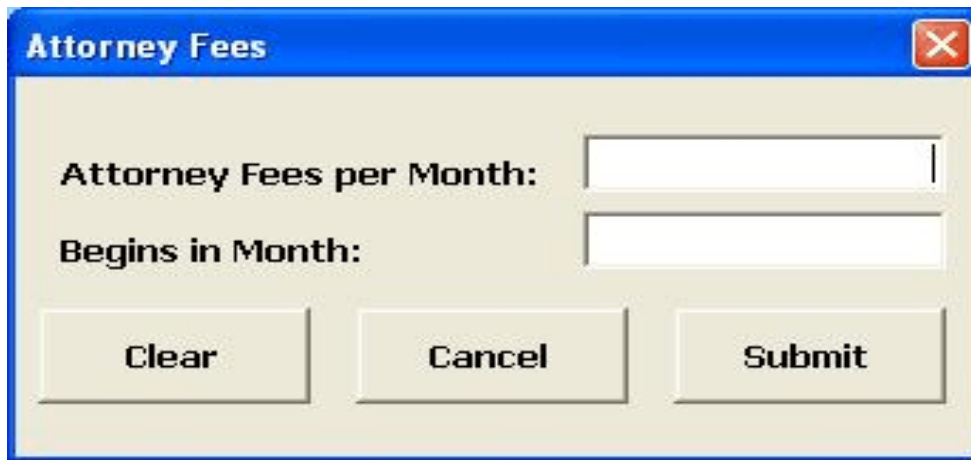
\_\_\_\_\_ This returns to the master spreadsheet where the updated information should appear.

### STEP 3: ENTRY OF MONTHLY PAYMENTS TOWARD ATTORNEY FEES

Scroll horizontally across the row for month 1 on the master spreadsheet. To the far right, you will see a column entitled “Available.” This is the cash remaining after the trustee’s fee and the AP payments already entered into the chart have been deducted from the debtor’s monthly payment. The amount in the available column will first be applied to pay attorney fees.

**Click “Menu” button near top of master spreadsheet (or hit control + M).**

**Click “Enter Attorney Fee Payments” on the pop-up menu.**

A dialog box titled "Attorney Fees" with a blue header bar and a red close button in the top right corner. The dialog box has a light beige background. It contains two labels: "Attorney Fees per Month:" and "Begins in Month:". Each label is followed by a white text input field. At the bottom of the dialog box, there are three buttons: "Clear", "Cancel", and "Submit", each with a light beige background and a thin border.

#### **Fill in Requested Information**

Attorney Fees per Month:	Enter the amount from the “Available” column for month 1
Begins in Month:	Enter the number 1

#### **Click “Submit”**

This returns to the master spreadsheet. Notice that Column 4, which reflects payments towards attorney fees, has now been completed.

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**STEP 4: DISTRIBUTION OF AVAILABLE FUNDS TO SECURED CREDITORS**  
**RECEIVING ADEQUATE PROTECTION PAYMENTS**

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Check the far right “Available” column to determine in which month additional funds are available.

These funds will next be redistributed to the AP payment creditors on a pro rata basis until all AP payment creditors are paid in full.

To redistribute the funds:

Click “Pro Rata Distribution” button that is located above the chart on the master spreadsheet or on the menu.

**Fill in Requested Information**

Check the box(es) for each AP payment creditor still owed money in the month you wish to redistribute

Enter the number of the first month in which funds will be redistributed

Enter the number of the last month in which funds will be redistributed

*Note: To pro-rate for 1 month, the start and end months will be the same.*

Click “Submit”

Click “Update Creditor Worksheet” button above the chart on the master spreadsheet

*This step is important.* The process of updating transfers the new payment information to the creditor worksheets and the declining balance is adjusted accordingly. To check the declining balance, go to the creditor worksheets and check the “Balance” column at the far right.

**Repeat Step 4 as needed, always remembering to update the creditor worksheets with the “Update Creditor Worksheet” button.**

Caution: frequently check the creditor worksheets to see when any creditor is close to being paid in full. The last payment to a creditor should be entered first (see step 5) and then perform pro rata distribution to other AP payment creditors that have remaining balances.

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### STEP 5: CALCULATION AND ENTRY OF FINAL PAYMENT

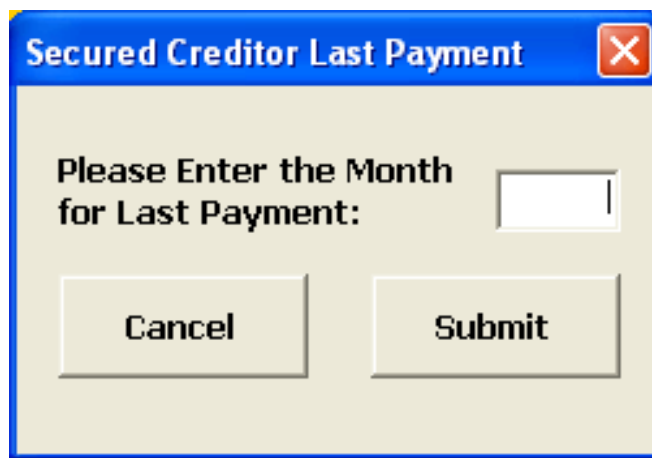
#### Go to Worksheet for the Creditor who is about to be paid off

Scroll to far right column entitled “Balance.”

When you see a balance that is smaller than the amount of the pro-rated monthly payments being made to that creditor via the pro rata distribution, you know that the *next* month will be the final payment. (If you pro rated payments in too many months, the first month in which a red negative balance appears is the month where the final payment should occur.)

**Note the number of the month in which the final payment will occur.**

**Click on the “Calculate Last Payment” button located above the creditor worksheet chart.**



**Complete the pop up “Last Payment” screen by entering the number of the month in which the final payment should occur.**

**Click “Submit”**

**Click “Update Main Spreadsheet” button at top of creditor worksheet**

**This step is important.** It transfers the final payment to the master spreadsheet.

#### Return to Master Spreadsheet

Redistribute remaining available cash to other AP payment creditor(s), if any, through the pro rata distribution feature (step 4). Remember to leave out any creditor that has received its final payment.

**Remember to Click “update creditor worksheet” each time you redistribute cash via the pro rata feature.**

**STEP 6: DISTRIBUTION OF AVAILABLE CASH TO OTHER SECURED CREDITORS  
NOT RECEIVING ADEQUATE PROTECTION PAYMENTS**

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**Check the “Available” column of the spreadsheet for available cash in the month where you paid off your last secured creditor that was entitled to adequate protection payments, or later.**

**Use the pro rata distribution feature (step 4)** to redistribute available cash to any remaining secured creditors, using their creditor numbers.

**Tip: Remember** to click the “update creditor worksheet” button near the top of the master spreadsheet each time you redistribute cash via the pro rata distribution feature. Check the creditor worksheets frequently to determine when you need to enter a final payment without using the pro rata distribution feature (step 5).

**Enter Final Payments to secured creditors that do not receive adequate protection payments in the same manner as the adequate protection payment creditors (step 5).**

## STEP 7: PRIORITY AND GENERAL UNSECURED CREDITORS - COLUMN 12

Column 12 of the master spreadsheet is dedicated to priority and general unsecured creditor payments.

### Completion of Priority and General Unsecured Claims Worksheet:

Click on arrow buttons at lower left corner of screen to move to the right and reveal tab for “PriorityUnsec Claims” worksheet and click on that tab to reveal the worksheet

	A	B	C	D	E	F	G
1	<b>Priority and Unsecured Claims</b>						
2							
3	<b>Priority Claims</b>						
4	DSO						
5	Other						
6	Taxes						
7						Menu	
8		<b>Subtotal:</b>					
9							
10							
11	<b>General Unsecured</b>						
12							
13							
14		<b>Subtotal:</b>					
15							
16							
17		<b>Totals:</b>					
18							
19							
20							
21							
22							
23							
24							
25							

Click on shaded box next to DSO and enter total of Domestic Support Obligation claims, if any, to be paid through the plan.

Click on shaded box next to Other and enter total of other priority claims, if any.

Click on shaded box next to Taxes and enter total of priority tax claims, if any.

Click on first shaded box under “General Unsecured” and enter total of general unsecured claims

**Click on second shaded blue box under “General Unsecured”** and enter percentage of unsecured claims to be paid through plan.

**Click anywhere on the worksheet** away from the shaded cells to total the amount to be paid out to priority and unsecured creditors. This total is automatically transferred to the master spreadsheet.

**Return to master spreadsheet** (you may need to use arrow buttons at lower left of screen to see the “Exhibit 1” tab again)

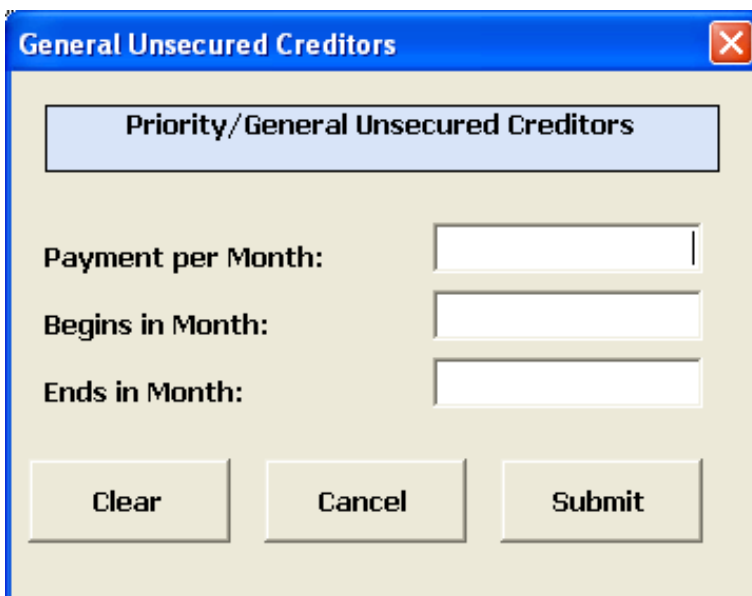
On the master spreadsheet, the total from the “priorityunsec” worksheet will appear as a “subtotal” near the bottom of column 12.

### **Distribution of available cash to the priority and unsecured creditors**

**Check the “Available” column on the master spreadsheet to find first month where funds become available after paying off last secured creditor.**

**Click on “Menu” button near top of Master spreadsheet (or hit Control + M)**

**Click “Priority/Unsecured Creditor Payments” button**



### **Complete the pop up information box**

Payment per Month:	Enter the amount from the first month in which funds appear in the available column
Begins in Month:	Enter the number of the month in which the payment amount that you entered first appears in the available column

Ends in Month: Enter the number of the month in which the payment amount that you entered last appears in the available column.

Note: If the amount in the available column is constant for only 1 month, the start and end months will be the same.

**Repeat this distribution step each time the amount in the “Available” column changes**

Tip: once a recurring amount appears in the “Available” column, you can enter the last month of the plan as the month in which payments should end.

Double Check: The “subtotal” near the bottom of column 12 is the amount to be paid from the worksheet you prepared. The “Total” in the last cell of column 12 is the amount actually paid if the debtor makes all indicated payments. The amounts in the “Subtotal” cell should match the amount in the “Total” cell. If the “Total” (last cell in column 12) is red, it indicates that you have entered pay outs greater than required. The amount distributed to the priority and unsecured creditors in the last month should be reduced accordingly, by repeating the distribution step and lowering the payment for the final month.

### **STEP 8: USE OF REAL PROPERTY SALE BUTTON**

If, during the life of the plan, the plan is to be paid off through the proceeds from the sale of real property in addition to the monthly payments to the trustee,

**Click the “Real Property Sale”** button located just after the right lower corner of the master spreadsheet.

**Once Clicked, the following language should appear under the spreadsheet:**

“The balance of claims will be paid from the proceeds of a sale of real property. The sale date is undetermined.”

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## STEP 9: MERGING THE MASTER SPREADSHEET WITH THE PLAN

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### **Using Adobe Acrobat 5.0**

**Convert the completed plan document and the completed Exhibit 1: Anticipated Distribution of Monthly Payments into separate PDF documents**

**Tip:** Although the documents are separate at this point, it helps to save them to the same directory so you can find them more easily when its time to merge them.

### **Open Adobe Acrobat 5.0**

**Click “File” on the toolbar located at the upper left corner of the screen**

Click “open” on the drop down menu

**Locate** the prepared PDF of the plan document on the pop up “open file” directory screen.

**Tip:** Be sure to look in the correct directory

**Open** the PDF version of the plan

This can be accomplished by double-clicking on the document you want to open, or by single clicking on the document to highlight it and then clicking on “open” at the lower right of the pop-up screen

**Scroll to the end of the opened plan document**

**Click at the end of the document to place your cursor there.**

**Click “Document” on the toolbar located at the upper left corner of the screen**

Select “Insert Pages” on the drop down menu

**Locate** the prepared PDF of the anticipated distribution chart that you wish to merge in the pop up “select file” directory screen.

**Tip:** Be sure to look in the correct directory

**Click on** the PDF document of the anticipated distribution chart to highlight it.

**Click “Select”** at the lower right corner of the select file pop up screen.

Another pop up screen will appear asking where to insert the PDF of the anticipated distribution chart. Make sure that the location is “after” the plan document.

**Click “OK”**

This returns you to the PDF of the plan document. Scroll down through the document to confirm that the anticipated distribution chart has been attached to the end of the plan.

**Save the new merged document with a new name using the “Save as” feature**

The new merged document is the PDF document to be uploaded.

## Using Adobe Acrobat 7.0

**Convert the completed plan document and the completed Exhibit 1: Anticipated Distribution of Monthly Payments into separate PDF documents**

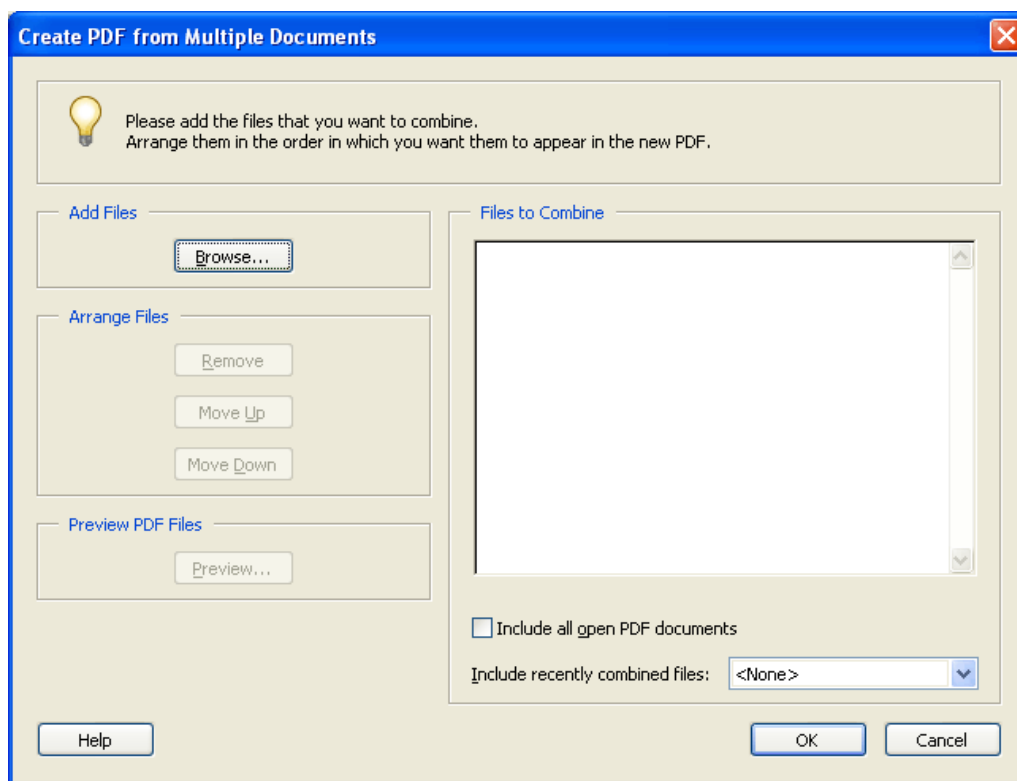
**Tip:** Although the documents are separate at this point, it helps to save them to the same directory so you can find them more easily when its time to merge them.

## **Open Adobe Acrobat 7.0**

**Click “File” on the toolbar located at the upper left corner of the screen**

**Click “Create PDF” on the drop down menu**

**Select “From Multiple Files” on the second drop down menu**



**Find the section entitled “Add Files” on the “Create PDF from Multiple Documents Files” pop up screen.**

**Click “Browse” within the Add Filed section of the screen**

**Find the PDF of the plan document on the pop up directory screen.**

**Tip:** Be sure to look in the correct directory

**Highlight the PDF of the plan document**

**Click “Add”**

The name of the plan document should appear in the white box entitled “Files to Combine.”

**Repeat the last step using the “Browse” feature to add the PDF of the anticipated distribution chart.**

**Find** the PDF of the anticipated distribution chart that you wish to add.

**Highlight** the PDF of the anticipated distribution chart

**Click “Add”**

**Confirm** that the two PDF documents to be merged are listed in the white box entitled “Files to Combine”. The documents should be listed in the order in which you want them to appear (plan document-first, and anticipated distribution chart-second)

**Click “OK”**

**Name the new merged document and save it.**